

State of Washington
Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American States Ins Co	19704	IN	\$20,587	5.34%	\$24,692	\$9,362	37.92%
2	Great West Cas Co	11371	NE	\$18,374	4.76%	\$16,711	\$8,204	49.09%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$13,724	3.56%	\$13,985	(\$1,618)	(11.57)%
4	St Paul Fire & Marine Ins Co	24767	MN	\$10,961	2.84%	\$11,879	\$15,941	134.19%
5	Zurich American Ins Co	16535	NY	\$9,788	2.54%	\$9,193	\$4,423	48.11%
6	American States Preferred Ins Co	37214	IN	\$8,839	2.29%	\$8,945	\$4,571	51.11%
7	General Ins Co Of Amer	24732	WA	\$8,685	2.25%	\$3,548	\$40,598	1144.26%
8	Unigard Ins Co	25747	WA	\$8,337	2.16%	\$7,984	\$3,575	44.78%
9	Truck Ins Exch	21709	CA	\$7,967	2.07%	\$8,064	\$4,404	54.61%
10	Cornhusker Cas Co	20044	NE	\$7,869	2.04%	\$7,727	\$4,652	60.21%
11	Farmers Ins Exch	21652	CA	\$7,786	2.02%	\$7,408	\$4,276	57.72%
12	American Economy Ins Co	19690	IN	\$7,760	2.01%	\$8,646	\$2,864	33.12%
13	North Pacific Ins Co	23892	OR	\$7,155	1.85%	\$6,795	\$2,997	44.10%
14	Continental Western Ins Co	10804	IA	\$7,002	1.82%	\$6,514	\$1,612	24.74%
15	State Farm Mut Auto Ins Co	25178	IL	\$6,896	1.79%	\$6,628	\$3,148	47.49%
16	Canal Ins Co	10464	SC	\$5,776	1.50%	\$5,709	\$4,801	84.09%
17	United FncI Cas Co	11770	OH	\$5,723	1.48%	\$2,182	\$2,098	96.14%
18	Universal Underwriters Ins Co	41181	KS	\$5,678	1.47%	\$5,609	\$2,805	50.01%
19	American Cas Co Of Reading PA	20427	PA	\$5,661	1.47%	\$6,024	\$1,615	26.81%
20	Progressive Cas Ins Co	24260	OH	\$5,629	1.46%	\$6,132	\$2,206	35.98%
21	Oregon Automobile Ins Co	23922	OR	\$5,252	1.36%	\$4,760	\$1,742	36.59%
22	Ohio Cas Ins Co	24074	OH	\$5,183	1.34%	\$5,020	\$2,926	58.29%
23	Nationwide Mut Ins Co	23787	OH	\$5,141	1.33%	\$4,253	\$5,225	122.86%
24	Granite State Ins Co	23809	PA	\$4,965	1.29%	\$2,308	\$442	19.16%
25	Northland Ins Co	24015	MN	\$4,868	1.26%	\$5,285	\$3,077	58.22%
26	Empire Fire & Marine Ins Co	21326	NE	\$4,830	1.25%	\$4,824	\$1,314	27.25%
27	Progressive American Ins Co	24252	FL	\$4,343	1.13%	\$4,693	\$2,293	48.87%
28	Transportation Ins Co	20494	IL	\$4,238	1.10%	\$3,602	\$3,150	87.46%
29	American Home Assur Co	19380	NY	\$4,048	1.05%	\$4,255	\$1,266	29.76%
30	Progressive Northwestern Ins Co	42919	OH	\$4,036	1.05%	\$4,600	\$1,821	39.58%
31	Sentry Select Ins Co	21180	WI	\$3,954	1.02%	\$3,696	\$2,284	61.79%
32	Continental Cas Co	20443	IL	\$3,822	0.99%	\$3,628	\$961	26.49%
33	Travelers Ind Co	25658	CT	\$3,793	0.98%	\$3,857	\$1,381	35.81%
34	Federated Mut Ins Co	13935	MN	\$3,709	0.96%	\$3,595	\$2,445	68.00%
35	Hartford Fire In Co	19682	CT	\$3,670	0.95%	\$3,572	\$963	26.96%
36	Allstate Ins Co	19232	IL	\$3,627	0.94%	\$3,666	\$1,012	27.61%
37	Liberty Mut Fire Ins Co	23035	MA	\$3,520	0.91%	\$3,545	\$1,703	48.04%
38	Harco Natl Ins Co	26433	IL	\$3,289	0.85%	\$2,917	\$1,556	53.36%
39	American Forest Cas Co RRG	11590	SC	\$3,213	0.83%	\$2,398	\$1,161	48.40%
40	Ace American Ins Co	22667	PA	\$3,184	0.83%	\$2,859	\$754	26.38%
All 251 Other Companies				\$122,864	31.85%	\$121,808	\$39,300	32.26%
Totals (Loss Ratio is average)				\$385,744	100.00%	\$373,515	\$199,311	53.36%

(1)Excluding all Loss Adjustment Expenses (LAE)